

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method of managing a financial account comprising:
  - defining at least one condition for the financial account, wherein the at least one condition comprises at least one condition attribute including a condition attribute class and a condition attribute value;
  - defining first account parameters and second account parameters, wherein the first account ~~parameter is~~ parameters are associated with the at least one condition;
  - determining whether transactions associated with the financial account satisfy the at least one condition;
  - processing transactions that satisfy the at least one condition based on the first account ~~parameter~~ parameters; and
  - determining if an account parameter time period expired at an end of a previous billing cycle;
  - determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and
  - processing all transactions associated with the account parameter time period that expired at the end of the previous billing cycle based on the second account parameters
  - ~~processing other transactions based on the second account parameter.~~

2. (Currently Amended) The method of claim 1, wherein the ~~condition and~~ transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising ~~[[an]]~~ a transaction attribute class and ~~[[an]]~~ a transaction attribute value.

3. (Original) The method of claim 1, wherein the financial account is a credit card account.

4. (Currently Amended) The method of claim 1, wherein the first account parameters include a first interest rate and the second account parameters ~~are a first- and include~~ a second interest rate, ~~respectively~~, wherein the first interest rate is lower than the second interest rate.

5. (Currently Amended) The method of claim 1, wherein the first account parameters include a first interest rate and the second account parameters ~~are a first- and include~~ a second interest rate, ~~respectively~~, wherein the first interest rate is higher than the second interest rate.

6. (Currently Amended) The method of claim 1, wherein defining the first account parameters and the second account parameters further comprises:

defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the at least one account parameter time period is associated with the account parameter type.

7. (Currently Amended) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and

providing a financial account holder with a notification stating that the expiring account parameter time period ~~associated with the transaction~~ will end during the next billing cycle based on the determining step.

8. (Canceled).

9. (Currently Amended) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire at the end of a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period ~~that will expire at the end of the current billing~~ with the first account ~~parameter~~ parameters.

10. (Currently Amended) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the expiring account parameter time period expires and with the second account ~~parameter~~ parameters after the expiring account parameter time period expires.

11. (Currently Amended) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the end of the current billing cycle.

12. (Currently Amended) The method of claim 1, further comprising:  
generating a billing statement reflecting an amount to be paid by a financial account holder based on at least the first account parameters and the second account parameters.

13. (Currently Amended) The method of claim 2, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.

14. (Currently Amended) The method of claim 2, wherein defining the at least one condition for the financial account further comprises:

choosing the condition attribute class of the condition attribute;  
choosing the condition attribute value of the condition attribute; and  
setting the condition attribute class to a value that is either equal to or [[be]] greater than the condition attribute value.

15. (Currently Amended) The method of claim 2, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:

comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and

determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

16. (Currently Amended) The method of claim 6, wherein the at least one account parameter type [[is]] includes at least one of: an interest rate<sub>[[;]]</sub>, a finance

charge waiver period[[:]], a monthly payment waiver period[[:]], and a payment allocation.

17. (Currently Amended) The method of claim 6, further comprising:  
applying the at least one account parameter to transactions that satisfy the at least one condition associated with the at least one account parameter.

18. (Currently Amended) The method of claim 6, wherein the at least one account parameter time period comprises more than one billing cycle.

19. (Original) The method of claim 15, further comprising:  
comparing the transaction attribute class with the condition attribute class;  
determining whether the transaction attribute class matches any condition attribute class; and  
comparing the transaction attribute value with the condition attribute value based on the determining step.

20. (Currently Amended) A system for managing a financial account, comprising:  
means for defining at least one condition for the financial account, wherein the at least one condition comprises at least one condition attribute including a condition attribute class and a condition attribute value;

means for defining first account parameters and second account parameters, wherein the first account ~~parameter~~ parameters are associated with the at least one condition;

means for determining whether transactions associated with the financial account satisfy the at least one condition;

means for processing transactions that satisfy the at least one condition based on the first account ~~parameter~~ parameters; and

means for determining if an account parameter time period expired at an end of a previous billing cycle;

means for determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and

means for processing all transactions associated with the account parameter time period that expired at the end of the previous billing cycle based on the second account parameters

~~means for processing other transactions based on the second account-~~  
~~parameter.~~

21. (Currently Amended) The system of claim 20, wherein the ~~condition and~~ transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising ~~[[an]]~~ a transaction attribute class and ~~[[an]]~~ a transaction attribute value.

22. (Original) The system of claim 20, wherein the financial account is a credit card account.

23. (Currently Amended) The system of claim 20, wherein the first account parameters include a first interest rate and ~~the~~ second account parameters ~~are a first~~ and include a second interest rate, ~~respectively~~, wherein the first interest rate is lower than the second interest rate.

24. (Currently Amended) The system of claim 20, wherein the first account parameters include a first interest rate and ~~the~~ second account parameters ~~are a first~~ and include a second interest rate, ~~respectively~~, wherein the first interest rate is higher than the second interest rate.

25. (Currently Amended) The system of claim 20, wherein defining the first account parameters and the second account parameters further comprises:

means for defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the at least one account parameter time period is associated with the account parameter type.



26. (Currently Amended) The system of claim 20, further comprising:

means for determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]] the~~ previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and

means for providing a financial account holder with a notification stating that the expiring account parameter time period ~~associated with the transaction~~ will end during the next billing cycle ~~based on the determining step~~ based on the determination made by the means for determining whether any transactions processed using the first account parameter in ~~[[a]] the~~ previous billing cycle are associated with ~~[[an]] the~~ account parameter time period that will expire during ~~[[a]] the~~ next billing cycle.

27. (Canceled).

28. (Currently Amended) The system of claim 20, further comprising:

means for determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]] the~~ previous billing cycle are associated with an expiring account parameter time period that will expire at the end of a current billing cycle; and

means for processing all transactions associated with the expiring account parameter time period ~~that will expire at the end of the current billing~~ with the first account ~~parameter~~ parameters.

29. (Currently Amended) The system of claim 20, further comprising:

means for determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]] the~~ previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and

means for processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the expiring account parameter time period expires and with the second account ~~parameter~~ parameters after the expiring account parameter time period expires.

30. (Currently Amended) The system of claim 20, further comprising:

means for determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]] the~~ previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and

means for processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the end of the current billing cycle.

31. (Currently Amended) The system of claim 20, further comprising:

means for generating a billing statement reflecting an amount to be paid by a financial account holder based on at least the first account parameters and the second account parameters.

32. (Currently Amended) The system of claim 21, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.

33. (Currently Amended) The system of claim 21, wherein defining the at least one condition for the financial account further comprises:

means for choosing the condition attribute class of the condition attribute;  
means for choosing the condition attribute value of the condition attribute; and  
means for setting the condition attribute class to a value that is either equal to or ~~[[be]]~~ greater than the condition attribute value.

34. (Currently Amended) The system of claim 21, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:

means for comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and

means for determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

35. (Currently Amended) The system of claim 25, wherein the at least one account parameter type ~~[[is]]~~ includes at least one of: an interest rate~~[[;]]~~, a finance charge waiver period~~[[;]]~~, a monthly payment waiver period~~[[;]]~~, and a payment allocation.

36. (Currently Amended) The system of claim 25, further comprising:  
means for applying the at least one account parameter to transactions that  
satisfy the at least one condition associated with the at least one account parameter.

37. (Currently Amended) The system of claim 25, wherein the at least one  
account parameter time period comprises more than one billing cycle.

38. (Original) The system of claim 34, further comprising:  
means for comparing the transaction attribute class with the condition attribute  
class;  
means for determining whether the transaction attribute class matches any  
condition attribute class; and  
means for comparing the transaction attribute value with the condition attribute  
value based on the determination made by the means for determining whether the  
transaction attribute class matches any condition attribute class.

39. (Currently Amended) A computer-readable medium including instructions  
for performing a method, when executed by a processor, for managing a financial  
account, the method comprising:  
defining at least one condition for the financial account, wherein the at least one  
condition comprises at least one condition attribute including a condition attribute class  
and a condition attribute value;

defining first account parameters and second account parameters, wherein the first account ~~parameter~~ parameters are associated with the at least one condition;

determining whether transactions associated with the financial account satisfy the at least one condition;

processing transactions that satisfy the at least one condition based on the first account ~~parameter~~ parameters; and

determining if an account parameter time period expired at an end of a previous billing cycle;

determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and

processing all transactions associated with the account parameter time period that expired at the end of the previous billing cycle based on the second account parameters

~~processing other transactions based on the second account parameter.~~

40. (Currently Amended) The computer-readable medium of claim 39, wherein the ~~condition~~ and transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising ~~[[an]]~~ a transaction attribute class and ~~[[an]]~~ a transaction attribute value.

41. (Original) The computer-readable medium of claim 39, wherein the financial account is a credit card account.

42. (Currently Amended) The computer-readable medium of claim 39, wherein the first account parameters include a first interest rate and the second account parameters ~~are a first and~~ include a second interest rate, ~~respectively~~, wherein the first interest rate is lower than the second interest rate.

43. (Currently Amended) The computer-readable medium of claim 39, wherein the first account parameters include a first interest rate and the second account parameters ~~are a first and~~ include a second interest rate, ~~respectively~~, wherein the first interest rate is higher than the second interest rate.

44. (Currently Amended) The computer-readable medium of claim 39, wherein defining the first account parameters and the second account parameters further comprises:

defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the account parameter time period is associated with the account parameter type.

45. (Currently Amended) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and

providing a financial account holder with a notification stating that the expiring account parameter time period associated with the transaction ~~that~~ will end during the next billing cycle based on the determining step.

46. (Canceled).

47. (Currently Amended) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire at the end of a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period ~~that will expire at the end of the current billing~~ with the first account ~~parameter~~ parameters.

48. (Currently Amended) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account ~~parameter~~ parameters in ~~[[a]]~~ the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the expiring account parameter time period expires and with the

second account ~~parameter~~ parameters after the expiring account parameter time period expires.

49. (Currently Amended) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account ~~parameter~~ parameters in [[a]] the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and

processing all transactions associated with the expiring account parameter time period ~~that will expire during the current billing~~ with the first account ~~parameter~~ parameters until the end of the current billing cycle.

50. (Currently Amended) The computer-readable medium of claim 39, wherein the method further comprises:

generating a billing statement reflecting an amount to be paid by a financial account holder based on at least the first account parameters and the second account parameters.

51. (Currently Amended) The computer-readable medium of claim 40, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.



52. (Currently Amended) The computer-readable medium of claim 40, wherein defining the at least one condition for the financial account further comprises:

- choosing the condition attribute class of the condition attribute;
- choosing the condition attribute value of the condition attribute; and
- setting the condition attribute class to either equal or [[be]] greater than the condition attribute value.

53. (Currently Amended) The computer-readable medium of claim 40, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:

- comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and
- determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

54. (Currently Amended) The computer-readable medium of claim 44, wherein the at least one account parameter type [[is]] includes at least one of: an interest rate~~[[;]]~~, a finance charge waiver period~~[[;]]~~, a monthly payment waiver period~~[[;]]~~, and a payment allocation.

55. (Currently Amended) The computer-readable medium of claim 44,  
wherein the method further comprises:  
applying the at least one account parameter to transactions that satisfy the at least one condition associated with the at least one account parameter.

56. (Currently Amended) The computer-readable medium of claim 44,  
wherein the at least one account parameter time period comprises more than one billing cycle.

57. (Original) The computer-readable medium of claim 53, further comprising:  
comparing the transaction attribute class with the condition attribute class;  
determining whether the transaction attribute class matches any condition attribute class; and  
comparing the transaction attribute value with the condition attribute value based on the determining step.

58. (Canceled).

59. (Canceled).

60. (Canceled).